

COMMON ASSETS ICICI

BEJENKI DINESH

GUIDE:T.SRINIVAS RAO,

HEAD OF THE DEPARTMENT OF BUSSINESS MANAGEMENT,KAKATIYA UNIVERSITY,WARANGAL-
506009,TELANGANA

ABSTRACT

An attempt has been made to think about execution of Mutual Funds in ICICI. The investigation here has been restricted to examine open-finished value plans of various Asset Management Companies to be specific Reliance Capital, Franklin Templeton, HDFC Mutual Funds each plan is broke down as indicated by its execution against the other, in light of elements like Sharpe's Ratio, Treynor's Ratio, β (Beta) co-effective, Returns.

The target of the venture Mutual Fund as the 'gainful road' for contributing exercises. To demonstrate the extensive variety of venture choices accessible in decision of speculation, while considering the innate hazard factors. Information is gathered from essential and auxiliary sources the technique includes arbitrarily choosing open-finished value plans of various store places of the nation. The examination is restricted by the itemized investigation of different plans of three AMCs.

1. INTRODUCTION

A Mutual Fund is an accept that pools the hold assets of different theorists who share a commonplace budgetary target. The cash subsequently gathered is then put resources into capital market instruments, for example, offers, debentures and different securities. The wage earned through these undertakings and the capital thankfulness perceived is shared by its unit holders in degree to the measure of units controlled by them. Hence a Mutual Fund is the most appropriate venture for the basic man as it offers a chance to put resources into an enhanced, professionally oversaw bin of securities at a generally minimal effort.

A Mutual Fund is a body corporate enrolled with the securities and trade driving gathering of India (SEBI) that pools up the cash from individual/corporate fiscal specialists and contributes the equivalent for the benefit of the speculators/unit holders, in value shares, Government securities, Bonds, call currency showcase and so on., and circulates the benefits. In alternate words, a Mutual Fund enables financial specialists to in a roundabout way take a situation in a bin of advantages.

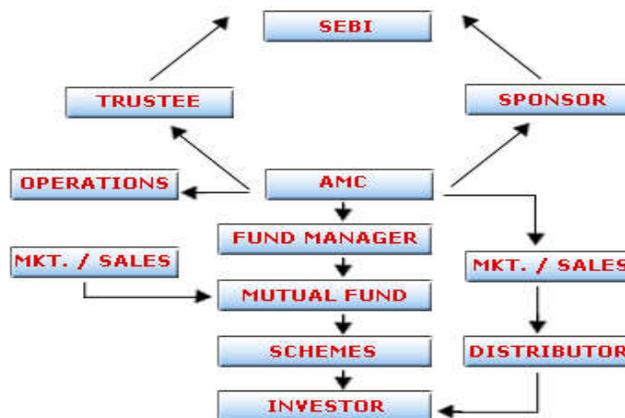
Shared Fund is a structure for pooling the favorable circumstances by issuing units to the cash related geniuses and putting assets in securities as indicated by objectives as revealed in offer report. Interests in securities are spread among a wide cross – segment of enterprises and divisions in this way the hazard is diminished.

Objectives of the study

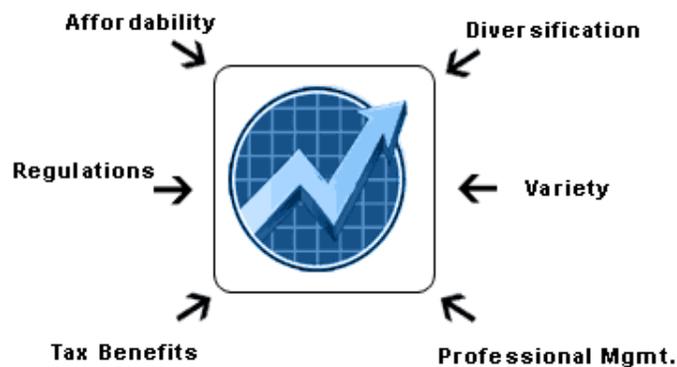
1. To print Mutual Fund as the 'gainful road' for contributing exercises.
2. To demonstrate the extensive variety of venture alternatives accessible in Mutual Funds by clarifying its different plans.
3. To analyze the plans dependent on Sharpe's proportion, Treynor's proportion, b Co-productive, Returns and show which conspire is best for the financial specialist dependent on his hazard profile.
4. To help a financial specialist settle on a correct decision of speculation, while considering the characteristic hazard factors.
5. To comprehend the ongoing patterns in Mutual world.

ORGANISATION OF A MUTUAL FUND

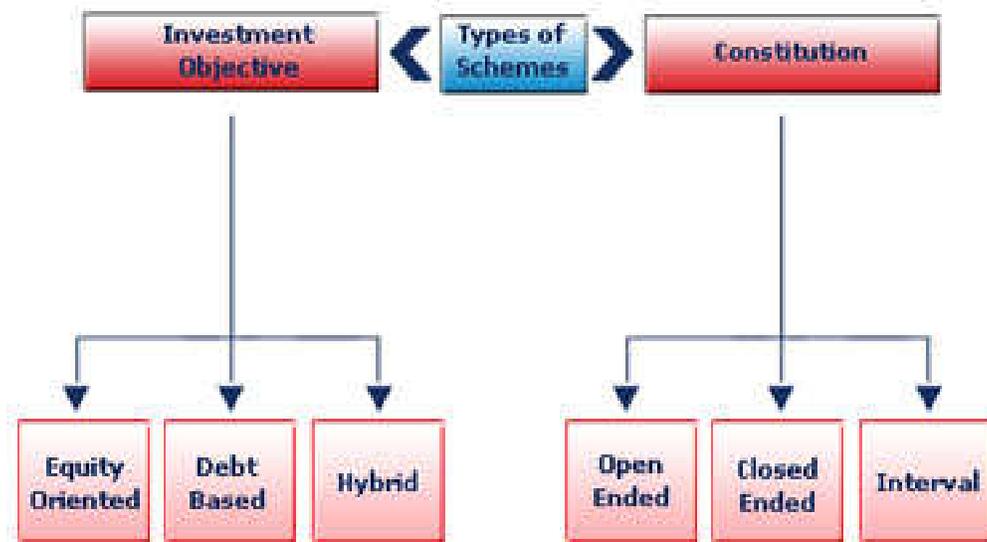
The advantages or disasters are shared by the money related pros in degree to their endeavors. The common funds routinely turn out with different plans with different endeavor goals which are pushed once in a while.



ADVANTAGES OF MUTUAL FUNDS:



TYPES OF MUTUAL FUND SCHEMES



Wide variety of Mutual Fund Schemes exists to consider the necessities, for instance, cash related position, hazard resistance and return desire and so on. Useful arrangement of shared assets depends on the fundamental attributes of common store plans opened for the general population for membership.

2. INDUSTRY & COMPANY PROFILE

The common store industry in India began in 1963 with the development of Unit Trust of India, at the activity of the Government of India and Reserve Bank. The target at that point is to draw in the little financial specialists and acquaint them with market ventures. From that point forward, the historical backdrop of common assets in India can be extensively separated into four unmistakable stages.

COMPANY PROFILE

ICICI Prudential Asset Management Company appreciates the solid level of prudential plc, one of UK's biggest players in the protection and store administration areas and ICICI Bank, an outstanding and confided in name in monetary administrations in India ICICI Prudential Asset Management Company, in a scope of somewhat more than eight years, has fabricated a position of pre-conspicuousness in the Indian Mutual Fund industry as one of the biggest resource administration organizations in the nation with resources under administration of Russ. 37,906.24 errands (as of March 31, 2012). The Company deals with a thorough scope of plans to meet the differing venture needs of its speculators spread crosswise over 68 urban areas in the nation.

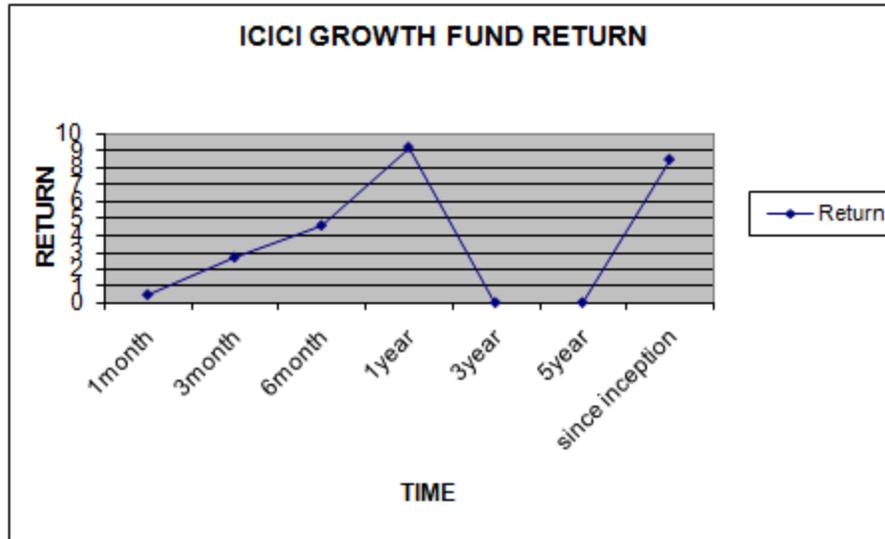
3. DATA ANALYSIS AND INTERPRETATION

1: ICICI equity fund- growth:

Type of scheme	Open ended
Nature of scheme	Equity
Inception date	May 18, 2016
Face value (Rs/Unit)	10
Fund size (Rs in crores)	502.33
Increase/decrease since Jan 31st, 2008(Rs. In crores)	-37.5
Minimum investment (Rs)	5000
Purchase redemptions	Daily
NAV Calculation	Daily
Entry load	Amount betw. 0 To 19999999 then entry load is 2.25%. And amount bet. 20000000 to 49999999 then entry load is 1.25% and amount greater than 50000000 then entry load is 0%
Exit load	Exit load is 0%.

Scheme performance (%)

1 month	3 month	6 month	1year	3year	5 year	Since inception
0.48	2.69	4.59	9.23	0	0	8.51

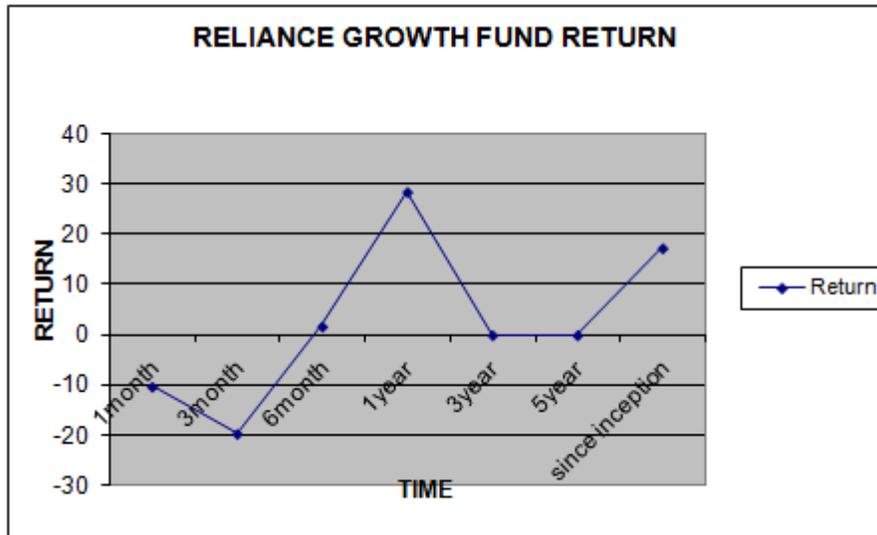


2: Reliance equity fund- growth:

Type of scheme	Open ended
Nature of scheme	Equity
Inception date	Mar 7, 2016
Face value (Rs/Unit)	10
Fund size (Rs in Crores)	2937.64
Increase/decrease since Feb. 28, 2007(Rs. In crores)	-196.62
Minimum investment (Rs)	5000
Purchase redemptions	Daily
NAV Calculation	Daily
Entry load	Amount betw. 0 To 19999999 then entry load is 2.25%. and amount bet. 20000000 to 49999999 then entry load is 1.25% and amount greater than 50000000 then entry load is 0%
Exit load	Exit load is 0%.

Scheme performance (%)

1 month	3 month	6 month	1year	3year	5 year	Since inception
-10.32	-19.72	1.72	28.59	0	0	17.36

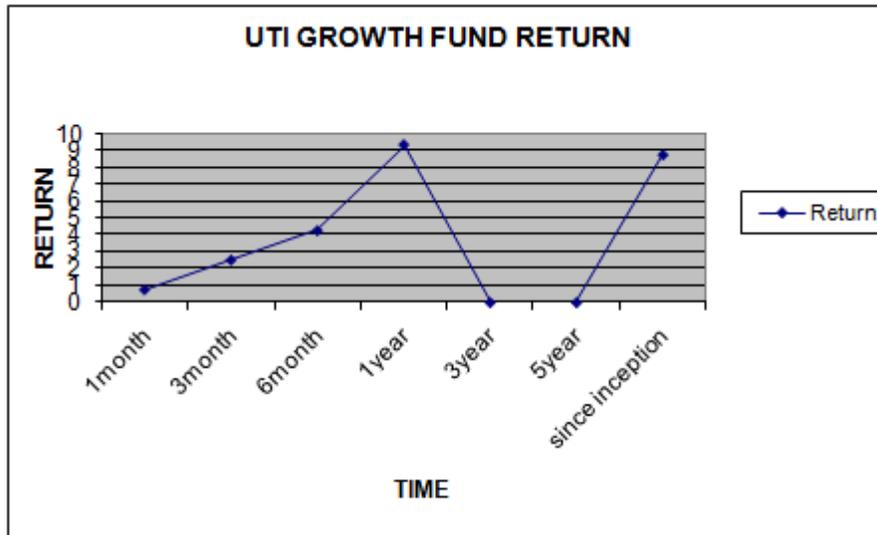


3. UTI equity fund- growth:

Type of scheme	Open ended
Nature of scheme	Equity
Inception date	June 22, 2016
Face value (Rs/Unit)	10
Fund size (Rs in crores)	361.62
Increase/decrease since Jan 31, 2008(Rs. In crores)	-67.9
Minimum investment (Rs)	5000
Purchase redemptions	Daily
NAV Calculation	Daily
Entry load	Amount betw. 0 To 19999999 then entry load is 2.25%. and amount bet. 20000000 to 49999999 then entry load is 1.25% and amount greater than 50000000 then entry load is 0%
Exit load	Exit load is 0%.

Scheme performance (%)

1 month	3 month	6 month	1year	3year	5 year	Since inception
0.76	2.52	4.26	9.35	0	0	8.75

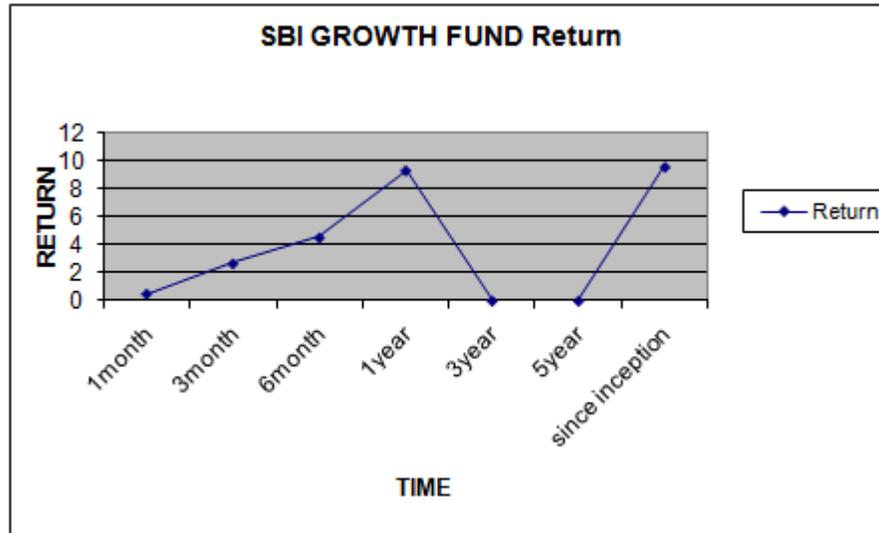


4. SBI equity fund- growth:

Type of scheme	Open ended
Nature of scheme	Equity
Inception date	Oct 13, 2016
Face value (Rs/Unit)	10
Fund size (Rs in crores)	581.2
Increase/decrease since Jan 31, 2008(Rs. In crores)	-80.6
Minimum investment (Rs)	5000
Purchase redemptions	Daily
NAV Calculation	Daily
Entry load	Amount betw. 0 To 19999999 then entry load is 2.25%. and amount bet. 20000000 to 49999999 then entry load is 1.25% and amount greater than 50000000 then entry load is 0%
Exit load	Exit load is 0%.

Scheme performance (%)

1 month	3 month	6 month	1year	3year	5 year	Since inception
0.50	2.67	4.53	9.34	0	0	9.60

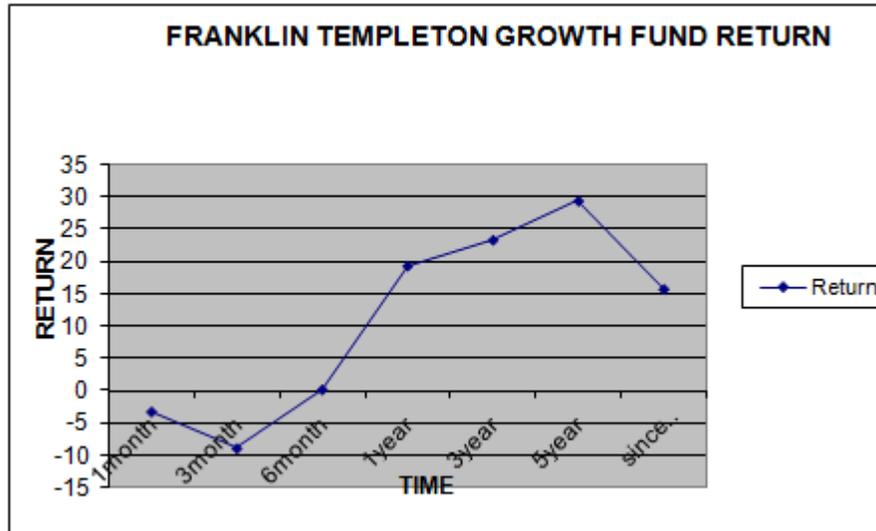


4. Franklin Templeton equity fund- growth:

Type of scheme	Open ended
Nature of scheme	Equity
Inception date	March 31, 2016
Face value (Rs/Unit)	10
Fund size (Rs in crores)	26.3
Increase/decrease since Jan 31, 2008(Rs. In crores)	-2.26
Minimum investment (Rs)	5000
Purchase redemptions	Daily
NAV Calculation	Daily
Entry load	Amount betw. 0 To 19999999 then entry load is 2.25%. and amount bet. 20000000 to 49999999 then entry load is 1.25% and amount greater than 50000000 then entry load is 0%
Exit load	Exit load is 0%.

Scheme performance (%)

1 month	3 month	6 month	1year	3year	5 year	Since inception
-3.14	-8.80	0.29	19.45	23.46	29.52	15.85



4. CONCLUSION

It can be said that, falling interest rates and recent developments in the investment climate in the country, have led to investment avenues dwindling drastically. But Mutual Funds are any day a safe bet for investors of different groups, motives and other preferences. Since Asset Management companies offer a range of Funds respective Investment philosophies, an investor can benefit only by investing in appropriate fund, which shall meet his requirements.

Manager should try to reduce the risk by investing in efficient or he should be able to differentiate between the efficient and inefficient securities. The mutual fund company should concentrate on cash rich companies like the Trusts, cash rich private companies, etc to generate, more funds for the investment. Mutual Funds assume greater importance in a scenario of increasing Inflation. With Inflation drifting around 5% to 6% balanced for more prominent statures, putting resources into Avenues, which simply offer breakeven returns, uncovered the speculation portfolio to swelling hazard. Interest in value either straightforwardly or through the Mutual Fund route provides an effective hedge mechanism against such a potent threat so Investing in Mutual Fund is a better option for investors depending upon their objective and requirements. Among the five Asset Management companies Franklin Templeton has yielded a very good return of 29.52. Secondly Reliance though started with a Negative Margin has reached to a very good yield rate of 28.59.

BIBLIOGRAPHY

- [1]. Mutual Fund in India, Chandra Bose Calcutta Publications, Sadak
- [2]. Mutual Fund in India, S. Krishna Murthi, 2nd Edition, Chandra Bose Calcutta Publications.
- [3]. Investment Management, V.A.Avadhani 4th Edition 2000, Himalaya Publications, Hyderabad
- [4]. The Hindu Survey of Indian Industry 2016